

America's Small Business Resource

U.S. Small Business Administration North Florida District Office

7825 Baymeadows Way; Suite 100B
Jacksonville, FL 32256
(904) 443-1900
(904) 443-1980
<http://www.sba.gov/fl/north/>
lola.kress@sba.gov

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For More Information

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.

SBA Answer Desk:
1-800 U ASK SBA

Fax: 202-205-7064

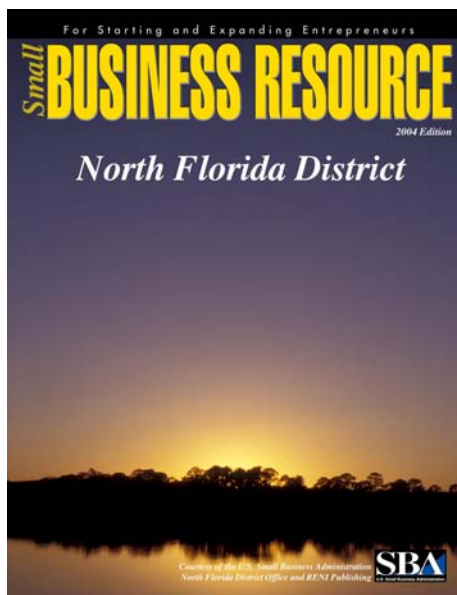
E-mail: answerdesk@sba.gov

TDD: 704-344-6640

Your rights to regulatory fairness:
1-800-REG-FAIR

SBA Home Page: www.sba.gov

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.



The 2004 North Florida District Small Business Resource Guides are now available. For a copy of this great publication, please contact lola.kress@sba.gov.



**KEEP READING TO FIND OUT
DETAILS ON THE SBA'S
EXPO '04 COMING TO
ORLANDO IN MAY!!!!**

Message from District Director . . .

Wilfredo J. Gonzalez



I would like to extend a warm welcome to Ralph Ross, the new Deputy District Director for the SBA's North Florida District Office. Ralph has recently relocated to North Florida from the Minnesota District Office where he held the position of Chief of the Portfolio Management Division. Ralph comes to us with a wealth of knowledge and a great deal of experience of working in many different capacities of the SBA. You will have several opportunities to meet Ralph at upcoming SBA events. Please help us in

extending a warm welcome to Ralph to North Florida! Ralph Ross may be reached at (904) 443-1900 or ralph.ross@sba.gov.

A Message from the SBA Region IV Regional Administrator, Nuby Fowler:



The Products of Change

Progress is most often the product of positive change. For the past three years, SBA has been making progress toward meeting Administrator Barreto's goal of transforming SBA into a streamlined, customer centric, 21st century agency. It has been a bold move, but one that promises a big return for our lending partners, technical assistance partners, and most importantly, our small business customers.

I believe the success of this agency can be measured, at least in part, by the number of small businesses we touch with our training, counseling, loan guarantee and contracting programs. By that standard, we are clearly on the right track. For the first quarter of fiscal year 2004, lending activity in some states is up almost 70% over the same period last year. Agency wide, 2004 is shaping up to be another record setting year for SBA programs.

In the eight southern states that comprise Region IV, SBA and its partners (the SBDC, SCORE and Women's Centers) exceeded projected 2003 counseling and training numbers by over 16%. Equally impressive has been the 53% rise in Region IV lending activity in just two years; an increase from six thousand loans in 2001 to over nine thousand in 2003. Each of those loans represents jobs. Jobs that are being retained because SBA was able to keep capital flowing through small businesses and into the economy. Jobs that are being created as new products and services hit the market. Jobs that are giving our economy the muscle it needs to push for a complete recovery in the weeks and months ahead.

From the tip of Florida to Western Kentucky and from Gulfport, Mississippi to the North Carolina Outer Banks, SBA is out there, working to help small businesses get their start, to build and to grow. I am particularly proud of the innovative work by our staff and partners across Region IV. You are making SBA a significant contributor to this economy. Together, we are building communities, creating opportunity, and helping people realize their dreams.

During our Region IV celebration of SBA's 50th Anniversary in Jacksonville, Florida, Administrator Barreto restated his commitment to expanding SBA's reach to a greater portion of America's small businesses. He believes, as I do, that SBA's best days lay ahead. We are on a course to achieve lasting positive change within this agency and ensuring that SBA's next 50 years are even better than the last.

***The SBA's Economic Growth Tour in January, 2004 was a huge success!
Please take a look at some of the highlights! Thank you for your
participation and for your support of the SBA!!!***



SBA Administrator Barreto begins his day in Jacksonville by joining First Coast News Anchor, Phil Amato, for the morning news on January 26, 2004.



Next, Administrator Barreto joins Bob Baldwin of the Jacksonville Chamber of Commerce for a tour of the Small Business Center located at 5000-3 Norwood Ave, Gateway Mall.



The Administrator, the National Ombudsman, Regional Administrator Nuby Fowler and others take a tour of Adpen Laboratories, Inc. of Jacksonville. Rolando and Maria Perez, owners, were kind enough to host the tour.



Administrator Barreto, Regional Administrator Nuby Fowler, District Director, Wilfredo J. Gonzalez, NFIB's Jack Faris and Congressman Ander Crenshaw participated in a roundtable discussion with 9 small business owners from across North Florida.



The Administrator concluded his day in Jacksonville with a signature speech given at a luncheon at the University of North Florida. Speakers included Mayor Peyton, NFIB's Jack Faris, Reid Northcutt of Hewlett Packard, Congressman Ander Crenshaw, Regional Administrator, Nuby Fowler, and SBA Hall of Fame winner, Dr. Paul Hsu of MTI, Inc. Small business owners from across the region were honored at this event with an award for excellence. Phil Amato, Anchor, First Coast News, participated as an Emcee for this cornerstone event.

Orlando, Florida: **SBA Expo '04**



May 19-21, 2004
Orlando, Florida
<http://www.sba.gov/50>

What: A three-day event for National Small Business Week, focused on recognizing the tremendous contributions made by America's small businesses while also providing entrepreneurs with incredible educational, networking and procurement opportunities.

Who's it for: We're welcoming outstanding state and national small business owners, and government representatives from federal, state and local agencies and from private industries.

The program: Learn everything about how to start, manage and grow small businesses from the experts at six motivating and content-filled Educational Seminars. Show off your innovative business while also having the opportunity to reap the creativity of over 300 other businesses on the Expo Floor. Rub elbows with key representatives from Fortune 500 companies, government officials, trade associations and other small business owners.

The conference with off-site events at exciting Disney properties promises to be the most valuable and memorable National Small Business Week celebration to date!

Headquarters location: Orange County Convention Center Orlando, Florida

Registration: Visit www.sba.gov/50 to register on-line or register by phone at (703) 684-0025.

Discover the magic by attending special Expo '04 events at Disney.

8(A) NEWS

UPCOMING EVENTS:

THE 5TH ANNUAL JACKSONVILLE ACQUISITION EXCELLENCE CONFERENCE & TRADE SHOW APRIL 21-22, 2004

In addition to being held once again at the University of North Florida's state-of-the-art conference center, preliminary plans to secure next year's keynote speakers and guest lecturers are underway. Early commitments include a keynote address from Aerospace Industries Association President and CEO John Douglass http://www.aia-aerospace.org/about/management/jwd_bio.cfm, and an outstanding presentation from OPSEC Counter Espionage expert Ray Semko <http://www.ioass.gov/diceman.html>. We also look forward to return visits from DAU President Frank Anderson, and Navy DACM Chris Stelloh-Garner. Other hopefuls include Director of Defense Procurement and Acquisition Policy, OUSD(AT&L) Deidre Lee, Director Defense Research & Engineering Ron Sega, VADM (USN, Ret.) Arthur Cebrowski Director, Force Transformation, Office of the Secretary of Defense, Dr. Nancy Spruill, Director, Acquisition Resources and Analysis, Office of the Under Secretary of Defense, and others. Early favorites for seminar topics include (among others) nanotechnology, acquisition strategy and planning, evaluating written proposals, Nuclear Quadrupole Resonance explosive detection systems, cyber-attack vulnerabilities, WMD, BRAC 2005, Contracting and BFM matters, and the planned shift of military forces from Germany, South Korea, and Okinawa.

This two-day event provides a one-stop educational opportunity for private industry and government personnel to exchange the most up-to-date information on technical innovations in program management, logistics, engineering, contracting, budgeting, etc. The Trade Show on day two provides a hands-on experience for vendors to connect with their government customers, and to provide a networking opportunity between government and industry. Additionally, Department of Defense Acquisition Workforce Members receive 16 Continuous Learning points for participating in this experience.

Check out the conference website at <http://jax.acqconf.com/>

To be added to the information distribution list, please email us at <mailto:info@acqconf.com>



In addition to all SBA Expo '04 activities, registered attendees will have an opportunity to participate in Business Matchmaking on Thursday May 20th and Friday May 21st. The Business Matchmaking program, a partnership between the SBA and Hewlett-Packard (HP), creates face-to-face meetings between small company owners and public and private sector procurement representatives in an effort to award more contracts to more small companies. In addition to the unique meetings, over 100 representatives of major federal, state, county and city agencies along with dozens of America's leading corporations will be in Orlando to meet with SBA Expo '04 registrants to discuss current and future contracting opportunities. For more information, visit www.BusinessMatchmaking.com

REGISTRATION FOR BUSINESS MATCHMAKING IN ORLANDO, MAY 20 TH -21 ST, IS LIMITED TO THOSE REGISTERED FOR SBA EXPO '04. THOSE WHO EXPRESSED INTEREST IN BUSINESS MATCHMAKING AND COMPLETED THEIR SBA EXPO '04 REGISTRATION ONLINE WILL BE DIRECTED TO THE APPROPRIATE BUSINESS MATCHMAKING REGISTRATION WEBSITE.

To Register, visit, <http://www.sba.gov/50/expo2004.html>



WOMEN'S BUSINESS ROUNDTABLE

DATE AND TIME: *Thursday, March 25, 2004, 11:45 AM to 2:00 PM*

LOCATION: *SBA, 7825 Baymeadows Way, Suite 100B, Jacksonville, FL 32256.
From Phillips Highway, turn onto Baycenter (going East) and go two blocks.
Cross Baymeadows Way and go straight into SBA's parking lot. Park on the
left side of the building near side entrances.*

BRING A BROWN BAG LUNCH – BEVERAGES AND DESSERT PROVIDED.

THIS EVENT IS HELD YEARLY DURING WOMEN'S HISTORY MONTH AND IS OPEN TO ALL. THE ROUNDTABLE OFFERS AN OPPORTUNITY FOR BUSINESS OWNERS TO LEARN ABOUT SBA'S RESOURCES.

DISCUSSION WILL FOCUS ON FINANCIAL, TECHNICAL AND FEDERAL PROCUREMENT ASSISTANCE PROGRAMS AND ON MARKETING YOUR BUSINESS.

COME AND JOIN IN THE DISCUSSION.

TO RSVP, CALL DONNA PADGUG ON (904) 443-1971. OR E-MAIL DONNA AT

donna.padgug@sba.gov

THE EVENT IS FREE. REASONABLE ARRANGEMENTS FOR PERSONS WITH DISABILITIES WILL BE MADE IF REQUESTED WITH SUFFICIENT ADVANCE NOTICE.



SCORE SAYS.....

The Orlando Chapter had the honor of hosting the SCORE Florida Northern District meeting held on February 10-11.

District Director, Nat Kosak, presided over the meeting and the Chapter Chairs from the eight areas comprising the District were all in attendance. The Chapters within the District are Bay County, Citrus County, Jacksonville, Gainesville, Lake-Sumter, Ocala, Orlando, and Volusia/Flagler.

Debbie Brown, the Disney/SBA National Entrepreneur Center Director, welcomed the attendees and briefed them on the facility and its partners as well as the operation and availability of the Business Information Center (BIC).

During the meeting, Mr. Kosak announced that he had appointed Bob Shephard, Chairman, as Assistant District Director. In this post I will be working directly with him regarding the operation of the Chapters within the District. This is a position that will provide value to our own Chapter as well as to our clients by having access to the talents of the entire SCORE Northern District available to us.

It was a pleasure for me to represent our Chapter and show my fellow Chapter Chairmen the wonderful location and facility in which we work. Additionally it was an honor to review the significant accomplishments of our Chapter and to "brag" about the wonderful resource we have in our members. Special thanks to you for making all these things happen.

Bob Shephard
Orlando SCORE Chapter Chair

You're Local SCORE Offices

District Manager

921 North Nova Road, Suite A
Holly Hill, FL 32117
Office 386/255-6889
Fax: 386/255-0229

JACKSONVILLE #86

7825 Baymeadows Way, 100B
Jacksonville, FL 32256
Office: 904/443-1900
Fax: 904/443-1980
Email: counselor@scorejax.org
Web: www.scorejax.org

VOLUSIA/FLAGLER #87

921 North Nova Road, Suite A
Holly Hill, FL 32117
Office 386/255-6889
Fax: 386/255-0229
Email: score87@earthlink.net
Web: www.score87.org

ORLANDO #138

National Entrepreneur Center
Landmark One Building
315 East Robinson Street; Suite 100
Orlando, FL 32801
Office: 407/420-4844
Fax: 407-420-4845
Email: score138@iag.net
Web: www.geocities.com/scoreorlando

GAINESVILLE #408

101 Southeast 2nd Place, Ste 104
Gainesville, FL 32601
Office: 352/375-8278
Fax: 352/375-5340 (on call)
Email: score@fdt.net
Web: www.score408.org

LAKE SUMTER #414

9501 US Highway 441
Leesburg, FL 34788
Office: 352/435-5031
Fax: 352/323-3624
Email: score414@lsccecc.fl.us
Web: www.score414.com

OCALA #440

110 E. Silver Springs Blvd
Ocala, FL 34470
Office: 352/629-5959
Fax: 352/624-2149
Email: scoreocala@earthlink.net
Web:

CITRUS COUNTY #646

3810 S. Lecanto Highway
Building P1-101
Lecanto, FL 34461
Office: 352/621-0775
Fax: 413/683-7351
Email: score@cfcc.cc.fl.us
Web:

BAY COUNTY SCORE #652

c/o SBDC
2500 Minnesota Avenue
Lynn Haven, FL 32444
Office: 850/271-1108
Fax: 850/271-1109
Email: bayscore@knology.net
Web: www.nfci.org/score.htm

PASCO-HERNANDO CO SCORE # 43

6014 US Highway 19, Suite 302
New Port Richey, FL 34652
Office: 727/842-4638
Fax: 727/841-7266
Email: Score439@ij.net
Web: www.mytownads.com/score439



Lender News

SBA LOAN TRAINING FISCAL YEAR 2004

SBA's North Florida District Office will be conducting **FREE** training classes for Lenders in our office at 7825 Baymeadows Way, Suite 100-B, Jacksonville, FL. Training encompasses regular 7(a), LowDoc, *SBAExpress* and 504 loan programs. It includes a full day class on loan processing policies and procedures for your marketing personnel, loan officers, and/or credit analysts **AND** a full day class on loan closing, servicing and liquidation policies and procedures for those personnel who are responsible for closing loans, post-closing servicing, loan accounting, and/or liquidation. Dates for the classes are as follows:

Processing

March 9, 2004

June 8, 2004

September 14, 2004

Closing, Servicing, Liquidation

March 10, 2004

June 9, 2004

September 15, 2004

Time for all classes is 8:30 AM until 4:00 PM. Each class is limited to a maximum of 20 people. Classes tend to fill up quickly so **RESERVE YOUR SPOT EARLY!** Once your registration form is received, you will be contacted to confirm your scheduled date(s). If for any reason you find that you will be unable to attend your scheduled class, **PLEASE** telephone our office and cancel so that a replacement can be selected for your slot. To make a reservation, please complete the form below and fax to 904-443-1980. Be sure to specify the date(s) you would like to attend.

----- LENDER TRAINING REGISTRATION FORM (PLEASE FILL OUT COMPLETELY)

Name

Title

Bank Name & Address

Telephone No.

Fax No.

E-mail Address

Processing, Closing, Servicing, Liquidation

March 9th ____

March 10th ____

June 8th ____

June 9th ____

Sept 14th ____

Sept 15th ____

SBA NORTH FLORIDA DISTRICT OFFICE
504 Loan Approvals by Number of Loans Made for FY 2004,
As of January 31, 2004

Lender	No. of Loans	1st Mtg. \$ Amount	504 \$ Amount	Total
FLORIDA FIRST CAPITAL FINANCE CORP, INC.	14	\$4,951,268	\$4,056,000	\$9,007,268
JACKSONVILLE ECON. DVPMT COMPANY, INC.	11	\$4,405,791	\$3,502,000	\$7,907,791
FLORIDA BUSINESS DEVELOPMENT CORP	7	\$4,944,800	\$3,638,000	\$8,582,800
BUSINESS DEVELOPMENT CORP. OF NE FLORIDA	5	\$4,994,500	\$2,995,000	\$7,989,500
ST. PETERSBURG CERT. DEV. CORP.	2	\$789,500	\$631,000	\$1,420,500
TOTAL	39	\$20,085,859	\$14,822,000	\$34,907,859

FY 2004 LOAN GOALS
PERCENT OF GOAL ACHIEVED FOR NORTH FLORIDA
through January 31, 2004

LOAN GOAL CATEGORY	FY 04 GOAL	FY 2004 ACTUAL	
		#	%
7(a)	1,520	421	28%
504	114	39	34%
MICROLOANS	38	12	32%
VETERAN	149	47	32%
INTERNATIONAL TRADE	19	4	21%

**SMALL BUSINESS ADMINISTRATION
NORTH FLORIDA DISTRICT OFFICE
7(a) Lenders by Number of Loans Made for FY 2004
As of January 31, 2004**

Lender Name	Number of Loans	Dollar Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	149	\$4,373,900.00
CAPITAL ONE, FEDERAL SAVINGS BANK	47	\$2,655,000.00
INNOVATIVE BANK	36	\$255,000.00
BANCO POPULAR NORTH AMERICA	30	\$5,898,500.00
CIT SMALL BUSINESS LENDING CORPORATION	25	\$13,100,400.00
BUSINESS LOAN CENTER, LLC	10	\$6,158,000.00
BANK OF PENSACOLA	8	\$1,281,000.00
BANKFIRST	8	\$2,478,000.00
FIRST COAST COMMUNITY BANK	7	\$4,321,300.00
COMERICA BANK	7	\$3,460,300.00
LIBERTY NATIONAL BANK	6	\$1,517,000.00
FIRST FEDERAL BANK OF NORTH FLORIDA	6	\$2,183,000.00
WACHOVIA SBA LENDING, INC.	6	\$4,032,300.00
WHITNEY NATIONAL BANK	5	\$659,000.00
CNB NATIONAL BANK	5	\$754,000.00
CALIFORNIA BANK & TRUST	5	\$538,000.00
VANGUARD BANK & TRUST COMPANY	5	\$1,130,000.00
GOLETA NATIONAL BANK	4	\$1,462,000.00
CENTERBANK OF JACKSONVILLE, N.A.	4	\$508,500.00
FIRST GUARANTY BANK AND TRUST CO. OF JACKSONVILLE	3	\$265,000.00
FIRST COMMERCIAL BANK OF FLORIDA	3	\$470,000.00
FIRST FLORIDA BANK	3	\$520,000.00
TEMECULA VALLEY BANK, NATIONAL ASSOCIATION	3	\$2,468,800.00
FIRST NATIONAL BANK NORTHWEST FLORIDA	3	\$1,270,000.00
MILLENNIUM BANK	3	\$455,000.00
MERCHANTS & SOUTHERN BANK	3	\$407,000.00
THE FIRST NATIONAL BANK OF NASSAU COUNTY	3	\$687,500.00
REGIONS BANK	2	\$145,800.00
COMPASS BANK	2	\$568,000.00
THE FIRST NATIONAL BANK OF FLORIDA	2	\$840,000.00
COMMUNITY SOUTH BANK	2	\$1,980,000.00
OCEANSIDE BANK	1	\$100,000.00
UNITED BANK AND TRUST COMPANY	1	\$35,000.00
UNITED MIDWEST SAVINGS BANK	1	\$1,333,000.00
BANCFIRST	1	\$150,000.00
AMERICAN EXPRESS CENTURION BANK	1	\$25,000.00
BUSINESS LENDERS, LLC	1	\$105,000.00
SOUTHTRUST BANK	1	\$35,000.00
FIRST FEDERAL SAVINGS BANK OF FLORIDA	1	\$140,000.00
PREMIER BANK	1	\$246,000.00
INDEPENDENCE BANK	1	\$150,000.00
CORNERSTONEBANK	1	\$150,000.00
HSBC BANK USA	1	\$50,000.00
FLORIDA CHOICE BANK	1	\$1,300,000.00
FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	1	\$1,570,000.00
FIRST-CITIZENS BANK & TRUST COMPANY	1	\$143,840.00
CAMPUS USA CU	1	\$40,000.00
Total	421	\$72,415,140.00